



ADVISOR



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SERVING OVER 329,000 MEMBERS

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One City Too Many

Editorial

Below is part of a story from *The New York Times* on “Contaminants in Drinking Water.” The story had four U.S. maps with four serious problems: Arsenic, Chromium, Perc, and Uranium.

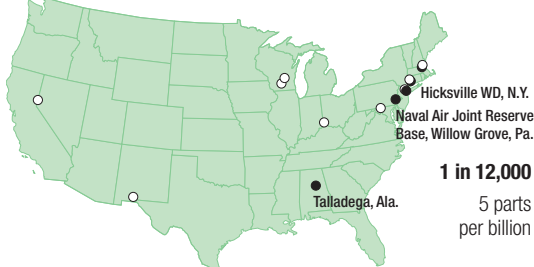
Only one Alabama water system made the map—Talladega. If I lived there, I would be asking WHY, and WHEN do we get off this list!

The New York Times National Contaminants in Drinking Water

The Safe Drinking Water Act regulates 91 contaminants. Here are four that, when consumed over long periods, even at the legal limit, are associated with cancer, according to government assessments. Maps show 25 water systems with the highest detection levels. To find data for your water system or to see other maps, visit nytimes.com/contaminants.

PERC A chemical used in dry cleaning and factories.

Tetrachloroethylene or perchloroethylene



RSA 86th in the World

According to *Pension & Investment* magazine, the RSA is now the 86th largest retirement plan in the world with \$28 billion in assets. The RSA ranked 92nd last year.

The top three plans in the world are Japan, Norway, and Netherlands. The largest in the United States is the California Public Employees plan, ranked 4th in the world. The RSA is the 27th largest retirement plan in the United States.

Editorial: *The Mobile Press-Register*

THERE'S NO greater public service Alabama lawmakers can perform this year than fixing the state's wretched tax system.

We know that tax reform isn't on the Legislature's agenda for 2010. Lawmakers fear that anyone who even mentions the topic will be marked for political death as a tax-and-spender.

Gov. Bob Riley took a brave run at tax reform in 2003, and all this conservative Republican got for his trouble was a hail of abuse and a public rebuke in a statewide referendum.

But the need for reform is more urgent now than it was in 2003. In the past two years, the education and General Fund budgets have been decimated by cuts, and the next fiscal year is expected to be worse than the previous two. **(Editor's note: Governor Riley is hoping for another federal bailout.)**

As a relatively poor state, Alabama simply can't afford to have one of the nation's worst tax systems.

A recent report from the Public Affairs Research Council of Alabama (PARCA) drives home the conclusions of previous studies: The state's tax system is unreliable, unfair, unbalanced and unproductive.

Here is PARCA's outline of the tax structure's weaknesses:

- Alabama's per-capita tax revenues are the lowest in the country. Even in conservative states like South Carolina and Mississippi, where suspicion of government runs high, per-capita tax revenues are much higher than Alabama's. Mississippi has the second-lowest per-capita tax revenues. But in 2007, Mississippi would have collected almost \$400 million more in taxes than Alabama if the Magnolia State had the same population as Alabama. That's a pretty clear sign Alabama's tax effort is weak.
- Alabama relies heavily on the most volatile revenue sources: the sales tax and the income tax. This creates a whiplash effect: When the economy is good, the schools receive a tax windfall; but when the economy slows, tax receipts fall sharply, forcing cuts in education.
- Alabama puts a disproportionate tax burden on the poor. The poor are punished by a low income tax threshold—families with incomes well below the poverty level are taxed—and a sales tax that is applied even on food. This is not a formula for helping families escape poverty.
- Alabama gets very little out of the property tax, the most stable source of revenue. The state's extremely low residential property tax rates create inequities in school funding and contribute to “whiplash” budgeting.

Legislators surely understand that the tax system is flawed and that its inequities hinder the state's efforts to escape the basement of so many surveys of socio-economic health.

But the question remains: Will they ever find the courage to fix it? ■

GolfStyles 2010 Travel Planner

By Patrick Jones

Lynyrd Skynyrd's "Sweet Home Alabama" incessantly hummed in my head while playing courses on Alabama's alluring Robert Trent Jones Golf Trail. Sweet home Alabama—where the skies are so blue—shadowed me from tee to green from Montgomery to Opelika to Birmingham.

I could not get the tune out of my head; it is a good thing that I like that song. And the more impeccably groomed and downright gorgeous courses that I encountered along The Trail, the more poetic license that was taken with Skynyrd's Alabama anthem.

"Sweet Home Alabama, where the skies are so blue, where fairways are lush and the putts roll so true."

My golfer's song adaptations seemed appropriate considering the surroundings—and with all apologies to the band and its fans. The internal volume pumped up with every precious fairway hit and elusive par or better carded along what is likely the country's most impressive collection of public layouts.

The ultra-successful Robert Trent Jones Golf Trail was the brainchild of Dr. David G. Bronner. As head of the Retirement Systems of Alabama, Bronner envisioned a multilevel marketing campaign with its missions to transform Alabama into a top golf destination, expand the state's overall tourism, recruit new industry and jobs (most executives do love golf), attract retirees, and reshape the state's sometimes marked image, while, of course, boosting the pension fund returns for the state's teachers and other state employees.

Bronner believed that a collection of affordable, easily accessible world-class public courses strategically dispersed across Alabama's most desirable locations was the ultimate answer for all of his lofty goals.

Don Quixote may have garnered more initial public and political support for his demented, one-man crusade against defenseless windmills.

The undaunted Bronner landed the services of renowned golf course architect Robert Trent Jones Sr. and invested more than \$200 million into building the golf trail beginning in the late 1980s. In less than two decades, The Trail has blossomed into 468 holes (equivalent to

26 18-hole layouts) in 11 locations in every corner of this charming Deep South state.

Accolades for The Trail have rolled in from almost every major media outlet and golf publication. The financially savvy *Wall Street Journal* says The Trail "may be the best (golf) bargain in the country." And from the *New York Times*: "(The Trail offers) some of the best public golf on earth."

Alabama's tourism dollars have increased almost fourfold in the past decade to nearly \$10 billion annually. Much of that increase can be attributed to the Robert Trent Jones Golf Trail, which hosts more than 500,000 rounds per year. Global companies such as Mercedes, ST Aerospace, Airbus, and Honda have opened new facilities in Alabama in recent years.

The clever Dr. Bronner is entitled, if he chooses, to the loudest and last laugh. Many other states have attempted to duplicate the groundbreaking Alabama golf trail's success. None have come close. "I think the success of The Trail has been better than I thought it would be," says Bronner. "I know it has frustrated a lot of enemies. I know when we started there were a lot of skeptics."

Alabama's standing has been greatly enhanced by the RTJGT. The state's past is both controversial and colorful, from its former governor, the flamboyant George Wallace, to Rosa Parks sparking social change by refusing to move to the back of the bus in Montgomery to legendary University of Alabama football coach Paul "Bear" Bryant scowling and prowling the sidelines leading the Crimson Tide's fortunes in his ever-present hounds tooth hat.

Professional golfer Jerry Pate, who played collegiately at the University of Alabama, brought the state some positive notice in the golf world with his major championship victory at the 1976 U.S. Open. Much goodwill, however, was undone with the controversy over Birmingham's Shoal Creek Club, host of the 1990 PGA Championship, which did not allow black members at the time.

Time, change and the rise and popularity of the RTJGT has transcended that clamor. Alabama can now also pride

itself in another golf major champion. Huntsville native Stewart Cink captured the 2009 British Open.

"The Trail is a neat arrow in a quiver of arrows," says Bronner. "It has impacted almost every city in the state in one form or another. I think the state's image has been changed for the improvement of the people of Alabama."

The beauty and genius of the RTJGT are multi-faceted. It offers multiple top-notch courses at all of its locations, including 54 holes at some destinations. Most facilities are located just minutes off the state's major interstates and primary thoroughfares. Alabama's Department of Transportation gives major play to the RTJGT roadside signage, preventing even the most directionally challenged drivers from getting lost.

On a shoestring budget (green fees average around \$55), golfers can play courses polished enough to host the professional tours each year. The LPGA's Navistar Classic is hosted at Capitol Hill's Senator Course just outside the capital city of Montgomery. The Bell Micro LPGA Classic is played at Magnolia Grove's Crossing Course in the Gulf Coast city of Mobile. And the Champions Tour Regents Charity Classic is hosted at the impeccable Ross Bridge on the outskirts of Birmingham. Ross Bridge is the third longest golf course in the world, playing up to 8,191 yards for anyone willing to take on the full real estate.

...The success of the state's golf trail has spawned the Robert Trent Jones Spa Trail. Located at The Trail's five four-diamond resorts, the Spa Trail offers services ranging from warm stone massages to caviar facials and can keep non-golfing significant others fully satisfied.

There are plenty of options when setting up a golf-filled trek to Alabama's Robert Trent Jones Golf Trail. It might even require multiple trips to capture its full essence.

Oh, the possibilities. Here comes that Lynyrd Skynyrd song back into my head: "Sweet Home Alabama, Lord I'm coming back to you."

Editor's note—Find the story here: <http://www.bluetoad.com/publication/?i=27027&p=61> ■

The Cost of Care

Source: *National Geographic*

	Health Care Spending per Person	Average Life Expectancy
United States	\$7,290	78.0
Switzerland	\$4,417	81.5
Canada	\$3,895	80.8
France	\$3,601	80.0
Sweden	\$3,323	81.0
U.K.	\$2,992	79.2
Japan	\$2,581	82.7
New Zealand	\$2,510	80.2
South Korea	\$1,688	79.3
Mexico	\$823	75.0

(Dollar figures are from 2007, or the most recent year available)

The United States spends more on medical care per person than any country, yet life expectancy is shorter than in most other developed nations and many developing ones. Lack of health insurance is a factor in life span and contributes to an estimated 45,000 deaths a year. Why the high cost? The U.S. has a fee-for-service system paying medical providers piecemeal for appointments, surgery, and the like. That can lead to unneeded treatment that doesn't reliably improve a patient's health. Says Gerard Anderson, a professor at John Hopkins Bloomberg School of Public Health who studies health insurance worldwide, "More care does not necessarily mean better care." ■

Would you have guessed?

Food Stamp Participation by State/District

Source: *Bloomberg*

State/District	% of Population
DC	10.7%
Oregon	9.1%
Tennessee	8.7%
Maine	8.1%
West VA	8.1%
Mississippi	8.1%
Kentucky	7.8%
Michigan	7.8%
Louisiana	7.5%
S. Carolina	7.4%
New York	6.9%
12th New Mexico	6.8%
12th Alabama	6.8%
18th Florida	6.5%
20th Georgia	6.3%
49th New Jersey	3.0%
50th Wyoming	2.4%

Hope for the Warriors

The RSA, Robert Trent Jones Golf Trail, and Montgomery Marriott Prattville Hotel were hosts to four injured veterans under a national program called Hope For The Warriors™.

Hope For The Warriors™, a national nonprofit organization that assists wounded service members and their families, appreciates those that have joined in their mission to ensure that the sacrifices of the wounded warriors are never forgotten. To learn more about Hope For The Warriors™ and the programs they support, please visit www.hopeforthewarriors.org. ■



Angel, Ted, Matt, Justin, Peter, and Dr. Bronner

Diversity Woes

Source: *The Kiplinger Letter*

Another worrisome trend in test scores: A persistent racial and ethnic gap.

White kids consistently score higher than Hispanic and black children do at all age levels tested. Though the difference between average reading and math scores for black and white fourth graders has shrunk since the early 1990s, it remains large: 10%–11% lower for blacks in both math and reading.

Among eighth graders...little progress in closing gaps between white and black students and between white and

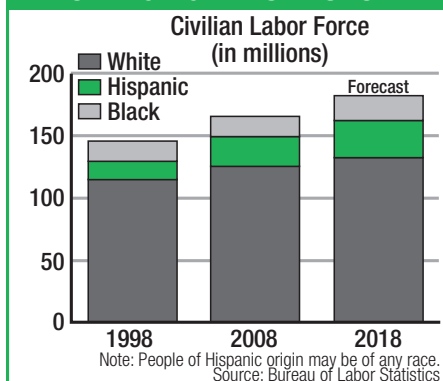
Hispanic youngsters in math and reading. Also...not much narrowing between whites' and Hispanics' fourth grade scores.

For businesses, that spells trouble ahead as the labor force becomes increasingly diverse.

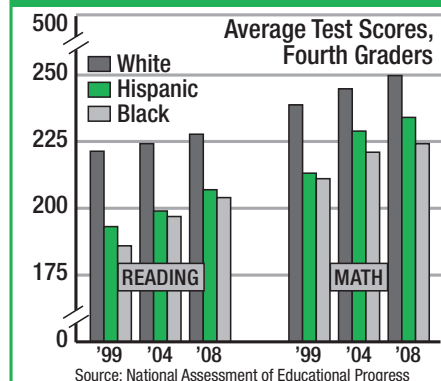
Hispanics will be 18% of the labor force by 2018, 23% by 2030. The share of black workers will also increase a smidge to just over 12% by 2018.

Unless some way is found to close the gap in test scores, bettering the poorer performances... ■

A CHANGING LABOR FORCE...



A WORRISOME SKILLS GAP



ENJOY YOUR WINTER/SPRING
A Special Deal
FOR RSA MEMBERS

**The Battle House,
A Renaissance Hotel – Mobile – \$99**

- Feb. 4, 9–10, 21–24
- Mar. 1–3, 6–9, 14–18, 21–22, 28–31
- Apr. 4–7, 11–12, 18–22, 25–26

**The Renaissance Riverview Plaza –
Mobile – \$89**

- Feb. 4, 9–10, 21–24
- Mar. 1–3, 6–9, 14–18, 21–22, 28–31
- Apr. 4–7, 11–12, 18–22, 25–26

Marriott Grand – \$99 plus a 15% resort fee

- Feb. 1–9, 16–18, 21–25 • Mar. 6–18, 24–25, 28–31
- Apr. 18, 25–27

Marriott Grand – RSA Golf Package – \$169

Ask for code – LOCD

Includes: Deluxe Room, One Round of Golf for Two People.
Call for Tee Times after booking package

- Feb. 1–9, 16–18, 21–25 • Mar. 6–18, 24–25, 28–31
- Apr. 18, 25–27

Marriott Shoals – Florence – \$89

- Feb. 1–4, 7–9, 15–16, 21–28
- Mar. 4–5, 10–15, 21–22, 28–31
- Apr. 1–5, 11–12, 28–29

Renaissance Ross Bridge – Hoover – \$99

- Feb. 1–3, 7, 14–16, 28
- Mar. 7, 8, 18–21, 28 • Apr. 4, 5, 18, 19

Opelika Marriott – \$89

- Feb. 5–10, 12–17, 19–23, 27–28
- Mar. 2–7, 11–21, 23–31 • Apr. 1–7, 9–28, 30

Prattville Marriott – \$89

- Feb. 1, 3–16, 18, 20–22, 28
- Mar. 1–19, 21–23, 28–30
- Apr. 1–7, 11, 15, 18–27, 30

Renaissance Montgomery – \$99

- Feb. 1, 7–8, 12–14, 16–22, 28
- Mar. 1, 4–5, 7–8, 11, 20–21, 26–28
- Apr. 1–5, 10–11, 16–19, 25–26

RSA Spa Package – \$159

Ask for code – LOCD Includes Deluxe Room

- Feb. No dates available • Mar. 4, 11 • Apr. 1, 29

Rates available the 1st of the month and are not applicable to groups.

Code: RABM, 800-228-9290

Internet promo code: R2A on marriott.com

Book Online and Save RSA \$4.

Why Join Teacher or State Employee Associations

The *New York Times* just reported that Governor Schwarzenegger of California has requested the California Legislature reduce employee pay by 5%, AND increase pension contributions by 5%!

Remember the old adage “United We Stand, Divided We Fall.” You need to participate in your active or retired associations for your own benefit. ■

Kids Count Rankings

How Alabama stacks up on children’s well-being:

- Overall ranking: No. 48
- Percent low-birthweight babies: No. 48
- Infant mortality: No. 48
- Child death rate: No. 43
- Teen death rate: No. 47
- Teen birth rate: No. 39
- Dropout rate: No. 46
- Children not working or in school: No. 44
- Children in families where neither parent works: No. 43
- Children in poverty: No. 45
- Single-parent families: No. 46

Source: The Annie E. Casey Foundation
Kids Count data book



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Alabama has the top Marriott and Renaissance SPAS in North America; we also have the top three Marriott GOLF locations for guest satisfaction: 1) Marriott at Capitol Hill in Prattville, 2) Marriott Shoals in Florence and 3) Marriott at Grand National in Auburn/Opelika. All part of the RTJ Golf Trail.